

(Official Form 1) (9/97)

FORM B1	<b>UNITED STATES BANKRUPTCY COURT</b> <b>NORTHERN DISTRICT OF ILLINOIS</b> <b>EASTERN DIVISION</b>	<div style="border: 2px solid black; padding: 5px; display: inline-block;"> <b>Voluntary Petition</b> </div>
NAME OF DEBTOR (if individual, enter Last, First Middle):  <i>TRAYLOR, TYRONE</i>		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle):  <i>TRAYLOR, EMMA</i>
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>		ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>
SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>342-62-7818</i>		SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>341-64-9701</i>
STREET ADDRESS OF DEBTOR: <i>7937 S WABASH</i> <i>CHICAGO IL 60619</i>  <i>Ph: 773-723-5614</i>		STREET ADDRESS OF JOINT DEBTOR: <i>7937 S WABASH</i> <i>CHICAGO IL 60619</i>
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>Cook</i>		COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>Cook</i>
MAILING ADDRESS OF DEBTOR: <i>SAME</i>		MAILING ADDRESS OF JOINT DEBTOR: <i>SAME</i>
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): <i>NOT APPLICABLE</i>		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
VENUE (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for del ins Ru
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)		
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 16-49 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000		

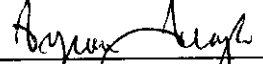
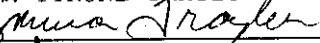
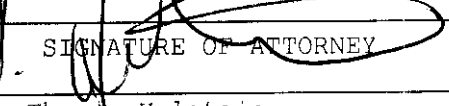
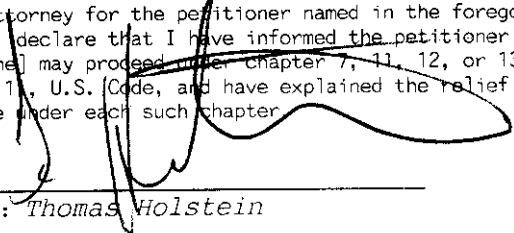
**U.S. Bankruptcy Court**  
**Northern District Of Illinois**

**Filed: 12/16/2003**  
**Time: 14:44:22**  
**Debtor: TYRONE TRAYLOR**  
**Case: 03-50494 Fee: 194**  
**Chapter: 13 Rec. #: 3051658**  
**Judge: Jacqueline Cox**  
**341 mtg: 01/15/2004 @ 02:00PM**  
**ConfHrg: 02/09/2004 @ 10:30AM**  
**Trustee: TOM VAUGHN**



**1:03BK50494-BK001**

• (Official Form 1) (9/97)

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		NAME OF DEBTOR(S): <span style="float: right;">FORM B1, Page 2</span> <i>TYRONE TRAYLOR and EMMA TRAYLOR</i>	
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS			
LOCATION WHERE FILED: <i>NORTHERN DIST/EASTERN DIV IL</i>	CASE NUMBER: <i>0208550/ 0237096</i>	DATE FILED: <i>3/5/02 9/24/02</i>	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR			
NAME OF DEBTOR: <i>NONE</i>	CASE NUMBER:	DATE:	
DISTRICT:	RELATIONSHIP:	JUDGE:	
<b>SIGNATURES</b>			
<b>SIGNATURE(S) OF DEBTOR(S) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>SIGNATURE OF DEBTOR (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	
X  Debtor: <i>TYRONE TRAYLOR</i> X  Joint Debtor: <i>EMMA TRAYLOR</i> Telephone No. (if In Pro Per): Date:		X _____ Signature of Authorized Individual  Name: Title: Date:	
X  <b>SIGNATURE OF ATTORNEY</b> Attorney: <i>Thomas Holstein</i> Bar No.: Firm Name: <i>Thomas Holstein</i> Address: <i>109 West Elm Street</i> <i>Chicago, Illinois 60610</i> <i>Bar No. 1251716</i> Telephone No: <i>(312)351-7399</i> Date:		<b>SIGNATURE OF NON-ATTORNEY PETITION PREPARER</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Name: Social Security Number: Address:	
<b>EXHIBIT A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) [ ] Exhibit A is attached and made a part of this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<b>EXHIBIT B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter.		X _____ Signature of Preparer Date:  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156	
X  Attorney: <i>Thomas Holstein</i> Date:			

TYRONE TRAYLOR  
EMMA TRAYLOR  
7937 S WABASH  
CHICAGO IL 60619

CAPITAL ONE  
PO BOX 85617  
RICHMOND, VA. 23276

NORTHSTAR C.U.  
3 S 555TH WINFIELD RD  
WARRENVILLE IL 60555

Thomas Holstein  
109 West Elm Street  
Chicago, Illinois 60610  
Bar No. 1251716

CCS  
PAYMENT PROCESSING  
NEEDHAM MA

PEOPLES GAS  
CHICAGO, IL.  
60687-0001

ADVOCATE PROFESSIONAL  
21014 NETWORK PL.  
CHICAGO IL 60473-1210

CHICAGO DEPT OF WATER  
333 S. STATE  
#LL10-  
CHICAGO, IL. 60604

SENEX SERVICES  
PO BOX 90199  
INDIANAPOLIS IN 46290-0199

ALLIED SERVICE  
422 BEDFORD AVE.  
BELLMORE NY 11710-3564

COM ED  
BILL PAYMENT CENTER  
CHICAGO, IL. 60668-0001

AMERITECH  
% RMA  
PO BOX 105405  
ATLANTIC GE 30348-5405

CROSS COUNTRY BANK  
PO BOX 310711  
BOCA RATON FL 33431-0711

ARCADIA FINANCIAL  
PO BOX 4367  
CAROL STREAM IL 60197-4367

FIRST PREMIER BANK  
PO BOX 5519  
SIOUX FALLS SD 57117-5519

ARONSON FURNITURE  
3401 W 47TH ST.  
CHICAGO, IL. 60632

INTERNAL REVENUE SERVICE  
DEPARTMENT OF THE TREASURY  
KANSAS CITY, MO. 64999

AT&T CABLE  
PO BOX 173885  
DENVER CO 80217-3885

MIDAS  
82ND S COTTAGE GROVE  
CHICAGO IL 60619

BANK ONE  
PO BOX 260180  
BATON ROUGE LA  
70826

MTG ELECTRONIC  
% SHAPIRO & KREISMAN  
4201 LAKE COOK RD.  
NORTHBROOK IL 60062

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re TYRONE TRAYLOR  
and  
EMMA TRAYLOR

Case No.  
Chapter 13

/ Debtors

Attorney for Debtor: Thomas Holstein

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S		S C H E D U L E D	
			ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$ 120,000.00			
B - Personal Property	Yes	3	\$ 1,460.00			
C - Property Claimed As Exempt	Yes	1				
D - Creditor Holding Secured Claims	Yes	1		\$ 93,210.00		
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 14,733.00		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,481.25	
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,186.25	
Total Number of sheets in ALL Schedules > 13						
Total Assets > \$ 121,460.00						
Total Liabilities > \$ 107,943.00						

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
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7937 S WABASH, CHICAGO IL 60619		J	\$ 120,000	\$ 78,000
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Debtor's Interest: Fee simple  
PROPERTY IN DIRE NEED OF NEW WINDOWS AND DOORS. NEEDS NEW  
ROOF- LEAKS DURING HEAVY RAIN AND SNOW. ELECTRICAL AND  
PLUMBING ARE ALSO NEEDED. BASEMENT FLOODS. EST COSTS  
ORDER TO BE ABLE TO SELL PROPERTY FOR WHAT IS LISTED AS  
CURRENT MARKET VALUE IS APPROX \$20,000-\$22,000  
MARKET VALUE WITHOUT REPAIRS IS APPROX: \$99,000  
MINUS REALTOR FEES AND COST FOR SALE (6%): 6,000  
EQUALS: \$93,000  
MINUS EXEMPTION: 15,000  
BALANCE OF: 78,000  
THERE IS NO ACTUAL UNPROTECTED EQUITY IN THIS PROPERTY

Total \$ 120,000

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE B – PERSONAL PROPERTY**

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. <i>CASH</i>		J	\$ 100
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. <i>NORTHERN TRUST BANK</i> <i>NOTE: BANK ONE ACCT-CLOSED APPROX 10/22/03-HUSBAND ONLY</i>		J	\$ 240
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>ALL HHG</i>		J	\$ 500
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. <i>MISC.</i>		J	\$ 170
6. Wearing apparel. <i>ALL NECESSARY WEARING APPAREL</i>		J	\$ 450
7. Furs and jewelry. [x] NONE			
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE			
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE			
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE B – PERSONAL PROPERTY**

(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

13. Interests in partnerships or joint ventures.  
[x] NONE
14. Government and corporate bonds and other negotiable and non-negotiable instruments.  
[x] NONE
15. Accounts receivable.  
[x] NONE
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled.  
[x] NONE
17. Other liquidated debts owing debtor including tax refunds.  
[x] NONE
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  
[x] NONE
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  
[x] NONE
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims.  
[x] NONE
21. Patents, copyrights, and other intellectual property.  
[x] NONE
22. Licenses, franchises, and other general intangibles.  
[x] NONE
23. Automobiles, trucks, trailers, and other vehicles and accessories.  
[x] NONE
24. Boats, motors, and accessories.  
[x] NONE

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE B – PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

25. Aircraft and accessories.  
☒ NONE

26. Office equipment, furnishings, and supplies.  
☒ NONE

27. Machinery, fixtures, equipment, and supplies used in business.  
☒ NONE

28. Inventory.  
☒ NONE

29. Animals.  
☒ NONE

30. Crops – growing or harvested.  
☒ NONE

31. Farming equipment and implements.  
☒ NONE

32. Farm supplies, chemicals, and feed.  
☒ NONE

33. Other personal property of any kind not already listed.  
☒ NONE

Total \$ 1,460



In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
[x] 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy  
federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
7937 S WABASH, CHICAGO IL 60619			\$ 120,000
PROPERTY IN DIRE NEED OF NEW WINDOWS AND DOORS. NEEDS NEW ROOF- LEAKS DURING HEAVY RAIN AND SNOW. ELECTRICAL AND PLUMBING ARE ALSO NEEDED. BASEMENT FLOODS. EST COSTS ORDER TO BE ABLE TO SELL PROPERTY FOR WHAT IS LISTED AS CURRENT MARKET VALUE IS APPROX \$20,000-\$22,000 MARKET VALUE WITHOUT REPAIRS IS APPROX: \$99,000 MINUS REALTOR FEES AND COST FOR SALE (6%): 6,000 EQUALS: \$93,000 MINUS EXEMPTION: 15,000 BALANCE OF: 78,000 THERE IS NO ACTUAL UNPROTECTED EQUITY IN THIS PROPERTY			
	735 ILCS 5/12-901	\$ 15,000	
<u>Cash on hand</u>			
CASH			\$ 100
	735 ILCS 5/12-1001(b)	\$ 100	
<u>Deposits of money with banks, etc</u>			
NORTHERN TRUST BANK			\$ 240
NOTE: BANK ONE ACCT-CLOSED APPROX 10/22/03-HUSBAND ONLY			
	735 ILCS 5/12-1001(b)	\$ 240	
<u>Household goods and furnishings</u>			
ALL HHG			\$ 500
	735 ILCS 5/12-1001(b)	\$ 500	
<u>Books, pictures, art and collections</u>			
MISC.			\$ 170
	735 ILCS 5/12-1001(a)	\$ 170	
<u>Wearing apparel</u>			
ALL NECESSARY WEARING APPAREL			\$ 450
	735 ILCS 5/12-1001(a)	\$ 450	

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. 119345-119345 CHICAGO DEPT OF WATER 333 S. STATE #LL10- CHICAGO, IL. 60604	WATER ON RESIDENCE WATER ON RESIDENCE Value: \$ 0.00	\$ 1,000.00	\$ 1,000.00 *Joint Debt
2. Account No. 01 CH 16004 MTG ELECTRONIC % SHAPIRO & KREISMAN 4201 LAKE COOK RD. NORTHBROOK IL 60062	Mortgage 7937 S WABASH, CHICAGO IL 60619 Value: \$ 120,000.00	\$ 78,000.00	\$ 0.00 *Joint Debt
3. Account No. 01 CH 16004 MTG ELECTRONIC % SHAPIRO & KREISMAN 4201 LAKE COOK RD. NORTHBROOK IL 60062	ARREARS ON MORTGAGE 7937 S WABASH, CHICAGO IL Value: \$ 120,000.00	\$ 14,210.00	\$ 0.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 93,210.00  
Total: \$ 93,210.00

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

[ ] **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

[ ] **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

[ ] **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

[ ] **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

[ ] **Deposits by individuals**

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

[ ] **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

[ ] **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

[ ] **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 163558 ADVOCATE PROFESSIONAL 21014 NETWORK PL. CHICAGO IL 60473-1210	Medical bills	\$ 50.00 *Joint Debt
2. Account No. 230289900166 ALLIED SERVICE 422 BEDFORD AVE. BELLMORE NY 11710-3564	Credit card purchases	\$ 780.00 *Joint Debt
3. Account No. 68245511000 AMERITECH % RMA PO BOX 105405 ATLANTIC GE 30348-5405	COLLECTIONS	\$ 760.00 *Joint Debt
4. Account No. 0437259501 ARCADIA FINANCIAL PO BOX 4367 CAROL STREAM IL 60197-4367	DEFICIANCEY BALANCE ON CAR NOTICE -1998 FORD TAURUS SURRENDERED 11/03	\$ 1,500.00 *Joint Debt
5. Account No. 01396208TRM ARONSON FURNITURE 3401 W 47TH ST. CHICAGO, IL. 60632	GENERAL GOODS	\$ 200.00 *Joint Debt
6. Account No. AT&T CABLE PO BOX 173885 DENVER CO 80217-3885	CABLE TV	\$ 540.00 *Joint Debt
7. Account No. 1110031307310 BANK ONE PO BOX 260180 BATON ROUGE LA 70826	ACCOUNT CLOSED 10/03	\$ 162.00 *Joint Debt
8. Account No. CAPITAL ONE PO BOX 85617 RICHMOND, VA. 23276	Credit card purchases	\$ 674.00 *Joint Debt

1 continuation sheet attached

Subtotal: \$ 4,666.00

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

	Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9.	Account No. CCS PAYMENT PROCESSING NEEDHAM MA	COLLECTIONS	\$ 645.00 *Joint Debt
10.	Account No. 5021752 COM ED BILL PAYMENT CENTER CHICAGO, IL. 60668-0001	COLLECTIONS	\$ 1,000.00 *Joint Debt
11.	Account No. CROSS COUNTRY BANK PO BOX 310711 BOCA RATON FL 33431-0711	Credit card purchases	\$ 705.00 *Joint Debt
12.	Account No. FIRST PREMIER BANK PO BOX 5519 SIOUX FALLS SD 57117-5519	Credit card purchases	\$ 452.00 *Joint Debt
13.	Account No. INTERNAL REVENUE SERVICE DEPARTMENT OF THE TREASURY KANSAS CITY, MO. 64999	99 INCOME TAXES/99	\$ 3,650.00 *Wife's Debt
14.	Account No. MIDAS 82ND S COTTAGE GROVE CHICAGO IL 60619	MISC REPAIRS	\$ 440.00 *Joint Debt
15.	Account No. NORTHSTAR C.U. 3 S 555TH WINFIELD RD WARRENVILLE IL 60555	02 DEFICIANCEY BALANCE ON CAR 1998 DODGE CARAVAN	\$ 2,000.00 *Joint Debt
16.	Account No. PEOPLES GAS CHICAGO, IL. 60687-0001	Utility bills	\$ 800.00 *Joint Debt
17.	Account No. V00024484891 SENEX SERVICES PO BOX 90199 INDIANAPOLIS IN 46290-0199	Medical bills	\$ 375.00 *Joint Debt

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE G – EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

<u>Name and Address of Other</u>	<u>Notes of Contract or Lease</u>
<u>Parties to Instrument</u>	<u>and Debtor's Interest</u>

☒ No executory contracts or unexpired leases.

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No. \_\_\_\_\_

**SCHEDULE H -- CODEBTORS**

Name and Address  
of Codebtor

Name and Address  
of Creditor

☒ Debtor has no codebtors.

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE I—CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
TYRONE	17	SON
TORRELL	7	SON
TEREAS	3	SON

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	CHEF	GENL OFFICE
Name of Employer:	CHICAGO HILTON AND TOWERS	ABBOTT LABORATORIES
How Long Employed:	15	2 WEEKS
Employer Address:	720 S MICHIGAN CHICAGO IL	100 ABBOTT PARK RD ABOTT PARK IL

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 2,092.13	\$ 2,600.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u>	<u>\$ 2,092.13</u>
		<u>\$ 2,600.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 301.97	\$ 595.27
b. Insurance	\$ 47.67	\$ 0.00
c. Union dues	\$ 33.47	\$ 0.00
d. Other: CHILD SUPPORT	\$ 232.50	\$ 0.00
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 615.62</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 1,476.52</u>
		<u>\$ 2,004.73</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 1,476.52</u>
		<u>\$ 2,004.73</u>
TOTAL COMBINED MONTHLY INCOME	\$ 3,481.25	

Describe any increase or decrease of more than 10% in any of the above categories  
anticipated to occur within the year following the filing of this document:

NONE



In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**SCHEDULE J—CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	350.00
Water and sewer	\$	73.75
Telephone	\$	65.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	30.00
Food	\$	600.00
Clothing	\$	140.00
Laundry and Dry cleaning	\$	70.00
Medical and Dental expenses	\$	60.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$	70.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	125.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgages)	\$	0.00
Installment payments:(Do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other SCHOOL EXPENSES, TRANS FOR CHILDREN	\$	80.00
DAYCARE \$75 WEEK X 4.3	\$	322.50
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>2,186.25</u>

**FOR CHAPTER 12 AND 13 DEBTORS ONLY**

A. Total projected monthly income	\$	3,481.25
B. Total projected monthly expenses	\$	<u>2,186.25</u>
C. Excess income (A minus B)	\$	<u>1,295.00</u>
D. Total amount to be paid into plan Bi-Weekly	\$	<u>597.69</u>

In re: TYRONE TRAYLOR and EMMA TRAYLOR / Debtors Case No.

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/4/03 Signature   
TYRONE TRAYLOR, Debtor

Date 12/4/03 Signature   
EMMA TRAYLOR, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re *TYRONE TRAYLOR*  
and  
*EMMA TRAYLOR*

Case No.  
Chapter 13

/ Debtors

Attorney for Debtor: Thomas Holstein

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

*TYRONE TRAYLOR*

Income, year to date: *18,430*

Last year: *18,500*

Year before: *\$17,720*

Source(s): *EMPLOYMENT*

*EMMA TRAYLOR- STARTED JOB 2 WEEKS AGO*

Income, year to date: *\$1,200*

Last year: *ON UNEMPLOYMENT*

Year before:

Source(s):

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2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

☒ None

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3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

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b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

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4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Case title: *MTG ELECTRONIC V/S TYRONE TRAYLOR*

Case #: *01 CH 16004*

Court/Agency location: *CHANCERY DIVISION*

Nature of proceeding: *FORECLOSURE*

Suit status: *PENDING*

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

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5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

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6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

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7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

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9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Thomas Holstein*  
Address: *109 West Elm Street*  
Addr2: *Chicago, Illinois 60610, Bar No. 1251716*  
Date of payment:  
Payor: *TYRONE TRAYLOR*  
Payment/Value: *\$ 500.00*

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10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

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11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

Institution: *BANK ONE*  
Address: *PO BOX 260180*  
Type of account: *CHECKING*  
Account #: *1110031307310*  
Final balance: *-\$162.00*  
Date of closing: *APPROX 10/22/03*

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12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

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13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

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14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

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15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

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16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

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17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

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b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

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18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

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b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

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19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

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b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

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20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None

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21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 12/4/03 Signature   
TYRONE TRAYLOR, Debtor

Date 12/4/03 Signature   
EMMA TRAYLOR, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7:** Liquidation (\$130 filing fee plus \$45 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to the priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13:** Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11:** Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12:** Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

12/16/03  
Date

  
Signature of Debtor

Case Number

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re TYRONE TRAYLOR  
and  
EMMA TRAYLOR

Case No.  
Chapter 13

/ Debtors

Attorney for Debtor: Thomas Holstein

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:
  - a) For legal services rendered, or to be rendered in contemplation of  
and in connection with this case . . . . . \$ 2,000.00
  - b) Prior to the filing of this Statement, Debtor(s) has paid. . . . . 500.00
  - c) Balance Due . . . . . 1,500.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
  - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*none other*.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other*.
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:  
*None*.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None*.

Dated:

Respectfully submitted,

Attorney for Debtor: Thomas Holstein  
109 West Elm Street  
Chicago, Illinois 60610  
Bar No. 1251716